

# RISK MATTERS

Jan 06 Vol 16 No 1

Department of Administration, Risk Management & Tort Defense Division

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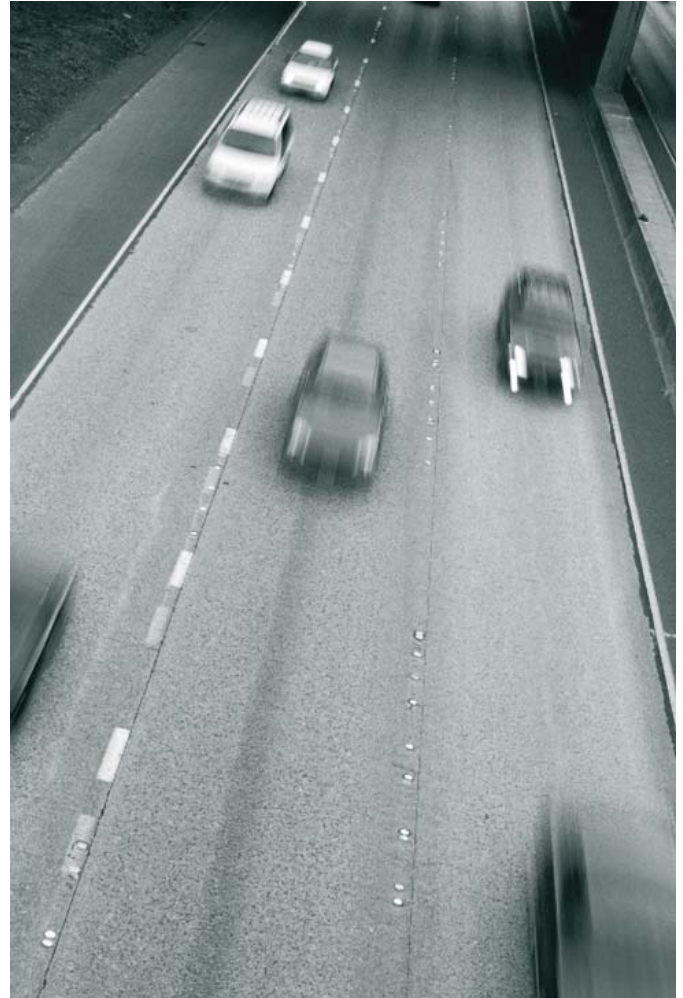
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## State Auto Losses Decline!

For the fifth consecutive year, the state's auto losses are trending downward! So, it appears, are costs! While there are any number of explanations for the decline in claims, we believe that the most plausible is the ongoing efforts of state agencies. They support defensive driving training and emphasize the 'preventative aspects' of vehicle use and public safety, including compliance with the state vehicle use rule.

Remember that vehicle accidents don't just happen; they are caused and can be prevented! Don't forget to register online at [http://rmt.d.oa.state.mt.us/pls/rmtd/RMTD\\_CTIS\\_TRAINING.training\\_list](http://rmt.d.oa.state.mt.us/pls/rmtd/RMTD_CTIS_TRAINING.training_list) for the state's new 6 hour, defensive driving course coming soon to a location near you! Loss Prevention Consultants at the Risk Management & Tort Defense Division stand ready to assist you with additional questions.

Call John Duezabou at Ext 0195 for additional information.



### Auto Liability Losses

|       | # Claims | Indemnity<br>\$ Paid <sup>1</sup> | LAE<br>\$ Paid <sup>2</sup> | Total<br>\$ Incurred <sup>3</sup> |
|-------|----------|-----------------------------------|-----------------------------|-----------------------------------|
| 2002  | 371      | \$297,181                         | \$49,061                    | \$348,243                         |
| 2003  | 320      | \$1,012,077                       | \$46,299                    | \$1,053,851                       |
| 2004  | 263      | \$238,957                         | \$27,804                    | \$459,050                         |
| 2005  | 233      | \$322,287                         | \$22,511                    | \$363,647                         |
| 2006* | 47       | \$30,958                          | \$2,454                     | \$53,442                          |

\*First 6 months.

<sup>1</sup>Expenditures for settlements and judgments.

<sup>2</sup>Legal fees, court costs, adjuster fees, and other miscellaneous expenses.

<sup>3</sup>Indemnity paid plus loss adjustment expenses and reserves on open claims.

## RMTD



# Outdoor Survival

If you are planning outdoor activities this winter such as firewood-cutting, hiking, snowmobiling, or other outdoor activities, consider preparing a small outdoor survival kit to take with you. Involve your kids or companion in planning what to take and preparing the kit—it will make them think about safety in the wild. Here is an extract from the Department of Fish, Wildlife and Parks' Hunter Education manual:



“Having the correct gear can make the difference between survival and death if things go wrong on your hunt. Always be prepared for the worst possible scenario. Below is a list of essential items that you should carry with you on every hunt:”

- Map of the area and compass. **KNOW HOW TO USE THEM!**
- Large orange-colored plastic bag—useful as an emergency shelter, signaling device or rain shelter.
- Flashlight and spare batteries.
- Extra food and water.
- Extra clothing—rain and wind clothes, sweater and warm pants (NOT jeans!).
- Sun protection—sunglasses, sunscreen, hat, long-sleeved shirt and pants.
- Drinking container.
- Nylon cord.
- Signal mirror.
- Plastic tarp/space blanket.

“You can pack your kit in a belt pouch or fanny pack. **NEVER** head into the field without it. A survival kit left behind in the hunting camp or vehicle doesn’t do you or anyone else any good.”

You can check out the whole hunter education manual online at <http://fwp.state.mt.us/education/huntereducation/manual.html>

## Risk Management Council

|                         |  |
|-------------------------|--|
| <b>Janet Kelly</b>      | Director, Department of Administration                                   |
| <b>Brett Dahl</b>       | Administrator, Risk Management & Tort Defense Division                   |
| <b>Hal Luttschwager</b> | Director of Risk Management & Employee Benefits, Missoula County         |
| <b>Allen Hulse</b>      | Assistant Chief Executive Officer, Montana Municipal Insurance Authority |
| <b>Greg Jackson</b>     | Marketing Specialist, Montana Association of Counties                    |
| <b>Tana Wilcox</b>      | Risk Manager, Northwest Energy   |
| <b>Jacquie Duhamel</b>  | Risk Manager, Montana Rail Link  |

# FY06 Auto Premium Discounts Awarded to State Agencies

The scope and breadth of services that state agencies provide to the public is breathtaking!

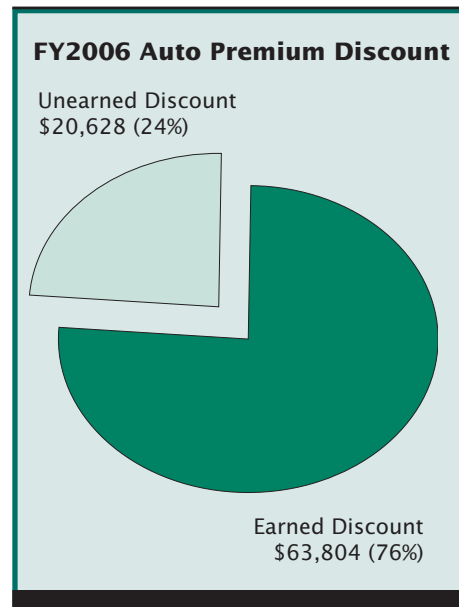
Of necessity, dedicated and conscientious state employees drive many miles across Montana fulfilling their agency's mandates. In times of rising auto costs, one way agencies can reduce those expenses is by participating in the state Auto Insurance Premium Discount Program offered by the Risk Management and Tort Defense (RMTD) Division.

Each year, RMTD offers the Auto Premium Discount Program to all

state agencies who promote safe driving and give their employees an opportunity to participate in defensive driving courses.

The Risk Management and Tort Defense Division is pleased to announce that 76% of the available FY2006 Auto Premium discount was earned by state agencies who participated in defensive driving courses during the previous fiscal year.

In order to receive the 5% auto premium discount, these agencies were required to have 3% of their employees complete a defensive driving course such as those offered by RMTD. Employees who have been involved in an accident resulting in a claim also must complete a course. Contact Kristie Rhodes at Ext. 4509 if you have additional questions.



## Congratulations to the following agencies:

| 2005 AGENCY AUTO ELECTORS      | # OF FY2005 PARTICIPANTS | FY2005 FTEs      | % OF PARTICIPATION | EARNED FY2006 DISCOUNT |
|--------------------------------|--------------------------|------------------|--------------------|------------------------|
| Administration                 | 14                       | 525.95           | 3%                 | \$302                  |
| Agriculture                    | 7                        | 119.29           | 6%                 | \$318                  |
| Commerce                       | 6                        | 194.00           | 3%                 | \$76                   |
| Environmental Quality          | 19                       | 420.78           | 5%                 | \$852                  |
| Fish, Wildlife & Parks         | 46                       | 722.28           | 6%                 | \$2,988                |
| Justice                        | 123                      | 805.35           | 15%                | \$4,618                |
| Livestock                      | 8                        | 146.57           | 5%                 | \$552                  |
| MSU Billings                   | 12                       | 586.22           | 2%                 | \$-                    |
| Natural Resources              | 29                       | 504.86           | 6%                 | \$6,569                |
| Public Health & Human Services | 33                       | 2,789.33         | 1%                 | \$-                    |
| Public Services Commission     | 2                        | 339.00           | 5%                 | \$50                   |
| Supreme Court                  | -                        | 386.81           | 0%                 | \$-                    |
| Transportation                 | 150                      | 2,308.92         | 6%                 | \$41,590               |
| UM Missoula                    | 227                      | 2,671.95         | 8%                 | \$4,735                |
| UM Montana Tech                | 76                       | 463.18           | 16%                | \$913                  |
| UM Western                     | 55                       | 187.36           | 29%                | \$241                  |
| <b>TOTAL</b>                   | <b>807</b>               | <b>12,871.85</b> | <b>6.27%</b>       | <b>\$63,804</b>        |



# Deadly Statistics

According to the National Safety Council, Montana has the second worst motor vehicle death rate in the nation for 2005. This is true whether you measure per person or per mile driven.

The latest data available through August 2005 shows that Montanans died on our roads at a rate of 222 per year. In terms of population, Montana has 28.3 traffic deaths per 100 thousand people, second only to Wyoming with 35.8. Montana is 35 percent worse than the national rate of 14.8.

In terms of miles driven, we have 2.4 traffic deaths per 100 million miles driven, highest in the nation. We are 33 percent worse than the national rate of 1.5 in this category.

This high death rate doesn't seem to be a fluke. In 2004, Montanans were in a five-way tie for worst at 2.2 traffic deaths per 100 million miles driven. In terms of population, we were better than this year with a rate of 24.9 traffic deaths per 100 thou-

sand people, but only one other state did poorer.

Bad winters don't seem to explain it either, as nearby cold-weather states did much better than we did. North Dakota has 18.9 deaths per 100 thousand people and 1.6 deaths per 100 million miles driven, making their drivers about a third less likely to die in a traffic accident than a Montanan. Minnesota drivers were even safer—their traffic death rate was about half that of their Montana counterparts.

A likely factor is alcohol. The National Highway Traffic Safety Administration reports that 42 percent of Montana traffic deaths in 2004 involved a driver with blood alcohol over 0.8 percent.

That again put us second worst in the nation. Only Rhode Island, with 45 percent of traffic fatalities due to alcohol, was worse. The national average, by comparison, was 30 percent.

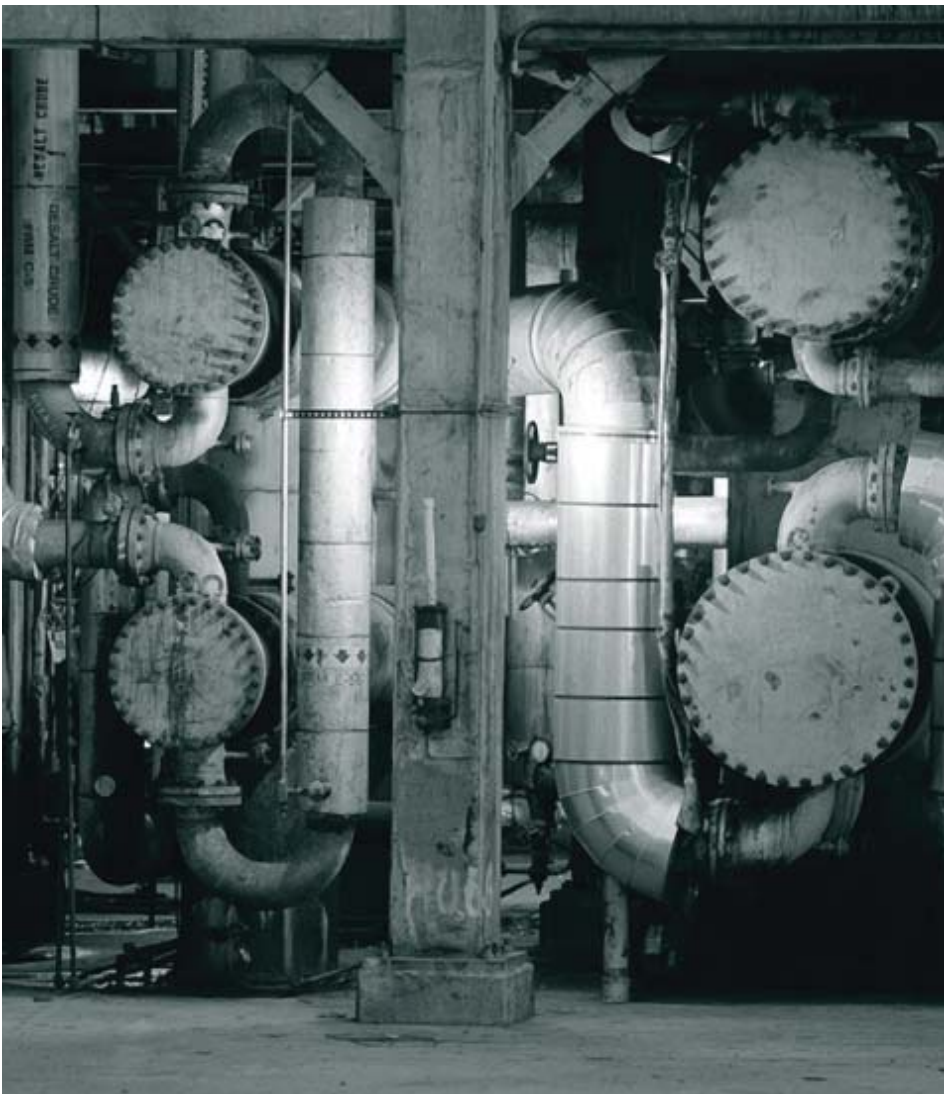
"So what does that have to do with me?" you say. "I'm a good driver, and I certainly don't drink when I'm driving a state vehicle."

Even if you're a good driver and never drink, you share the road with the people who created these statistics. They are all around you whenever you drive. It's not enough to drive mistake-free yourself. You must also be prepared for the mistakes of others. Be warned, be alert, and drive defensively!



# Spotlight on Boiler & Machinery Insurance

Now that cooler weather has arrived, each of us appreciates the fact that our comfortable state offices are heated by various and sundry boilers & machinery. Conversely, in the ‘sweltering heat’ of a hot summer’s day, our offices, as well as various food items stored in freezers at cafeterias state-wide, are kept cool by various and sundry refrigerators and machinery.



Boiler & Machinery insurance is a ‘little known’ and often unappreciated form of insurance coverage that is a vital cog in the state’s insurance portfolio administered by the Risk Management & Tort Defense Division. In fact, it could be referred to as “equipment breakdown” insurance or machinery and equipment insurance because it is specialized protection that covers many types of machinery, including electrical systems, mechanical and air conditioning equipment, fiber optic cable, as well as heating systems that might utilize boilers.

The state’s boilers and machinery are subject to unique hazards, such as explosion of pressure vessels, short circuits, electrical arcing, motor burnout, and mechanical breakdown. Since machinery and equipment are generally integrated into an interdependent system, when one breakdown occurs, it can have a “snowball effect” that leads to another problem. In fact, failure of one part can cause your entire system to crash. The cost to repair can be expensive, as can the cost of an interruption to your agency’s operation.

The Risk Management & Tort Defense Division currently purchases Boiler & Machinery coverage with limits of \$100,000,000 property damage per accident on all state boilers and machinery reported to the division, 474 units currently. Special sub-limits and conditions may apply to your agency’s boilers and machinery.

For a summary of these requirements, go to the division’s website or contact Brett Dahl at 444-3687. Boilers are regularly inspected by the Department of Labor and Industry for safety and certification. Contact Aric Curtiss at ext. 3486 if you have questions about boiler inspections.

# Password Protection Pointers

In today's information age a first-class password is worth more than you might think! According to the state policy entitled "Usernames and Passwords," each username must have a password associated with it. The risk of computer viruses destroying our machines, hackers attacking networks, and interruption of Internet service are great, but the most common security violation in networks is poor password maintenance.

Passwords are a very important aspect of online security. Employees leaving their networked computers on while they're away from their desks, disks lost or stolen by visitors, and transparent passwords are far bigger security threats than gangs of hackers.

Have you given your passwords to someone simply because it's more convenient? If so, then every place they visit, everything they do, as far the Internet world goes, could be you. Keep your passwords to yourself, and make them real passwords.

Proper password safeguards are particularly important. Many employees choose simple passwords, leave them written on sticky notes attached to their computer monitors, or worse, never choose them at all by leaving the default password assigned to you by the system.

Lynne Pizzini, Information Security Manager with Information Technology Services Division gives the following rules for creating passwords:

- Passwords should be at least 6 characters long and contain at least one numeric and one alphabetic character.
- Initial passwords assigned to new usernames must be changed the first time they are used.



- Passwords should be changed at least every 60 days.
- Passwords should not be reused for at least 4 cycles.
- Passwords should not be written down where they can be found by unauthorized personnel and should not be shared with other individuals.

There are several other techniques for password creation that can be used to create a good password. Here are some other examples:

1. Concatenate short, unrelated words and add a number to it somewhere.

**GO6CAT2SAY  
BLACK7AND  
GRAY9POUR**

2. Use the first letter of each word in a poem or song until you have enough letters (e.g. at least six) and add a number or substitute a number for a letter.

**JAJ4WUTH**

Jack and Jill went up the hill.

**H1NSNJA**

Help! I need somebody. Not just anybody.

**WWYAMC2WW**

We wish you a Merry Christmas.  
We wish....

3. Mirror a word (in either direction); repeat process or truncate letters as needed to get appropriate length and add a number to it somewhere.

**JUST5TSUJ  
BOY7YOB7BOY  
FILL9LLIF**

4. Use a number (e.g. the day or the month of your birthday) as an offset into a phrase, then use the letters

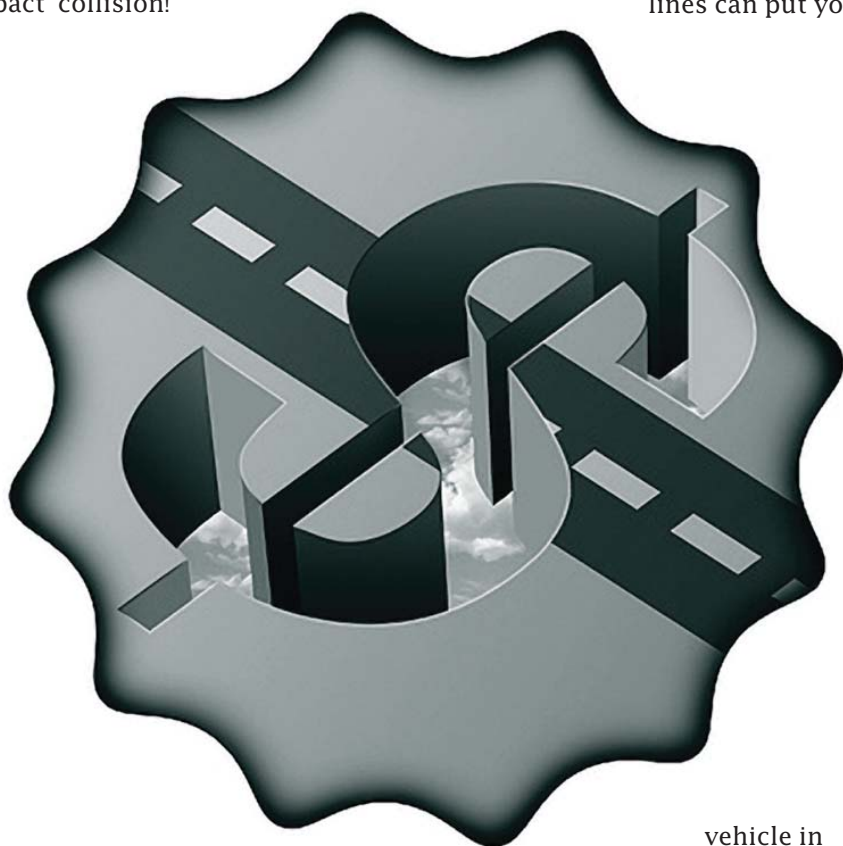
# Crossing the Line

There's an old saying, "Step on a crack, break your mother's back." Superstition, to some children, meant that they didn't step on sidewalk cracks because they didn't want to harm their mothers!

As adults, most of us understand the consequences of actions we take. For example, what are the possible consequences of crossing a double yellow line when passing? Of course, a potentially fatal 'frontal impact' collision!

cross. Crossing this line can involve you in a t-bone collision.

Parking stalls also have a solid line in front of, as well as to the right and left. Crossing any of these lines can put your



On the other hand, the solid white line on the right side of the road separates the driving lane from the shoulder of the road and should not be crossed. Crossing this line may result in collision with objects on the side of the road or the loss of vehicle control. At intersections, the wide solid white line across your path is a "Stop Bar," another line you do not want to

vehicle in another parking stall or dangerously close to the doors and bumpers of other vehicles.

In conclusion, 'crossing the line' subjects you to unpredictable road surfaces, congested and often unpredictable traffic, and 'bottle necks' or restricted travel space. Don't step on the crack! Don't cross the line!

## Directory of Services (406) 444-2421

|  |             |
|--|-------------|
| <b>Administration:</b>                             | <b>Ext.</b> |
| Division Administrator - <i>Brett Dahl</i>         | 3687        |
| Chief Defense Counsel - <i>Bill Gianoulis</i>      | 2438        |
| Accounting Tech - <i>Carol Berger</i>              | 3600        |
| Administrative Support - <i>Jennifer Marsicano</i> | 2421        |
| Legal Secretary - <i>Sandie Fowler</i>             | 2512        |

|   |      |
|---|------|
| <b>Property/Liability Claims Adjusting:</b> |      |
| Sr. Claims Specialist - <i>Marjie Adams</i> | 2422 |
| Claims Specialist - <i>Jennie Younkin</i>   | 7996 |

|   |      |
|---|------|
| <b>Legal Defense:</b>                     |      |
| Associate Counsel - <i>Rebekah French</i> | 4507 |
| Associate Counsel - <i>Mike King</i>      | 2403 |
| Associate Counsel - <i>Vacant</i>         |      |
| Paralegal - <i>Ruth Friesen</i>           | 3562 |
| Paralegal - <i>Lonnie Browning</i>        | 2485 |

|   |      |
|---|------|
| <b>Loss Control:</b>                            |      |
| Consultant - <i>Aric Curtiss</i> (Property)     | 3486 |
| Consultant - <i>John Duezabou</i> (Auto, Other) | 0195 |

|   |      |
|---|------|
| <b>Insurance/ Finance:</b>                      |      |
| Risk Finance Specialist - <i>Kristie Rhodes</i> | 4509 |

**Services to State Agencies Insurance for:** Property, liability, crime, vehicle, aircraft, and other.

**Legal Defense/Claims for:** Vehicle, property, tort, other claims.

**Loss Control:** Consulting for all of the above.



# Don't Discount the Discounts

In addition to the auto insurance premium discount, the Risk Management & Tort Defense Division offers a high deductible discount for auto physical damage and property insurance as well as a loss management discount for property insurance.

## High Deductible Discount

Agencies who wish to reduce their auto physical damage and property insurance premiums may elect a deductible higher than the basic \$250 for auto physical damage and \$1,000 for property. This election can save between 5% and 20% on their insurance premiums as follows:

### Auto Comprehensive/Collision

| Proposed Deductible | Proposed Discount |
|---------------------|-------------------|
| \$250               | 0%                |
| \$500               | 5%                |
| \$1,000             | 10%               |
| \$2,500             | 20%               |

### Property

| Proposed Deductible | Proposed Discount |
|---------------------|-------------------|
| \$2,500             | 5%                |
| \$5,000             | 10%               |

## Property Loss Management Discount

Agencies who wish to reduce their property insurance premiums (i.e. 10% discount) must implement a comprehensive property loss management program by:

- Making reasonable attempts to implement and follow up on recommendations made by the state's property loss consultants, where appropriate.
- Submitting a schedule of proposed preventative maintenance completed on key buildings. Documentation should support this. RMTD may verify through audit at any time.
- Submitting criteria for proposed self-inspections on key buildings. Criterion must be approved by RMTD and documentation of the same may be verified by RMTD through subsequent audit.

- Developing and submitting to RMTD, policies and procedures for 'hot works,' 'impairment testing of fire protection equipment,' 'pre-fire emergency planning,' and 'cold weather precautions.'
- Submitting to RMTD blueprints, plans, and modifications for major renovations and new construction. Review by RMTD and/or the state's property loss consultants will encompass blueprints for sprinkler density and design, to occupancy relations, as well as any other loss control particulars regarding key construction projects. Property loss management recommendations may be made.

Notice of election forms and additional information regarding the high deductible and property loss management discounts will be sent to your Risk Coordinator in March.

Contact Kristie Rhodes at Ext. 4509 with additional questions about the high deductible discount program. Contact Aric Curtiss at Ext. 3486 with additional questions about the property loss management program.

Don't discount the discounts!





# Agent 06

Agent 06 is no secret agent! In fact, we're talking about the state's new insurance agent for FY06 and it's no secret that the state realized significant insurance premium savings for FY06 and beyond.



Post 911, state insurance premiums skyrocketed in the wake of one of the largest disasters in American history (\$70 billion insured losses). Subsequent to 911, the state's insurance coverages, though more expensive, were also very restrictive 'vis a vis' lower limits and fewer coverages.

Through competitive bidding and 'restructuring' the state property/casualty insurance program, the State of Montana realized annual savings of \$600,000 on property, liability, crime, fine art, and Boiler & Machinery insurance.

In most cases, state agencies are no longer insured through a single insurance carrier, with restrictive coverage. Rather, multiple insurance carriers pay claims through a 'quota share' program where each carrier is assessed a percentage of the loss until their quota is met. The result: broader coverage at lower cost. We look forward to working with our new insurance agents Driver Alliant (Property), Mountain Air Aviation (Aircraft & Airport), and Willis (Other Insurance).

For additional details about the bid, as well as coverage summaries and an overview of insurance programs offered by the Risk Management & Tort Defense Division please contact Brett Dahl at Ext. 3687 or visit the division's website at

<http://mt.gov/doa/rmtd/insurance/propertycasualtyinsurance.asp>.

## Coordinating the Coordinators

Each state agency has a risk coordinator, who serves as one of the Risk Management & Tort Defense Division's main contacts.

<http://mt.gov/doa/rmtd/advisorygroups/srmc.asp>.

We send them information regarding insurance, claims, and loss prevention. We transact most of our business with your agency through these central contacts. They often contact us when your agency is in need of insurance or loss prevention measures.

Together, they comprise the state Risk Management Committee whose purpose is to:

- Inform appropriate personnel within your agency of matters involving the Risk Management & Tort Defense Division that affect them most.
- Keep track of claims that we are handling for their agency.
- Watch for agency activities that may give rise to losses. Look for measures to decrease agency losses.

In addition, each agency has an exposure reporting contact who completes our yearly insurance report and updates your agency's buildings, boilers, vehicles, property values, etc. Most of our exposure reporting contacts are in centralized services and can better coordinate the collection of fiscal, financial, and operational data than can your risk coordinators.

We encourage every agency to review their programs, develop measures to achieve their missions, and evaluate their risks every year with their coordinators to assure that state assets are adequately protected through insurance and that losses are mitigated to the extent possible through appropriate loss prevention measures.

# Killer at Home

Residential fires kill hundreds of people in the U.S. each year. Test your knowledge of fire as a killer in the home by answering the following questions:

- A. What will you likely be doing when a killer fire starts in a home?
- B. What will the likely cause of the killer fire in a home be?
- C. What will be the likely cause of the death?
- D. Who is likely to be killed in a home fire?
- E. Would a smoke detector help prevent a death?



# Holiday Food Safety

The holidays are for friends, family and food. It's also a time many people are at risk of food borne illnesses.

Each year an estimated 80 million Americans suffer from food borne illness. To keep your friends and family safe this holiday season, follow these safety tips:



- Never place cooked foods on the same plate already used for raw meats and poultry.
- The same rule applies to utensils, cutting boards and preparation surfaces.
- Surfaces that appear clean may still harbor invisible bacteria, such as Salmonella and E coli, which cause food borne illness.
- Water and detergent don't kill bacteria. Damp and dirty sponges and dishcloths may even spread bacteria to other surfaces such as cutting boards, countertops, and high chairs.
- Use an antibacterial cleaner to kill and help stop the spread of bacteria. Lysol® Antibacterial Kitchen Cleaner is the only kitchen cleaner that is EPA-registered to kill both Salmonella and E coli, two common causes of food borne illness.
- Symptoms of food borne illness usually appear from four to 48 hours after eating contaminated food, but can appear anywhere within 30 minutes to two weeks. Symptoms include nausea, vomiting, diarrhea, fever or cramps.

## Killer at Home Answers

- A. You will be sleeping. Most fires occur at night. Saturday is twice as deadly as any other day. December and January are 'double jeopardy' months.
- B. Smoking and alcohol. Careless smoking, alcohol, combustibles too close to heat sources, and heater/stoves that are incorrectly installed finish the list.
- C. Asphyxiation. Three-fourths of deaths are from asphyxiation. Fumes and carbon monoxide are silent killers!
- D. An adult male over 21 followed by 'pre-schoolers.'
- E. Yes, provided they're working. Almost 60% of deaths involve no working detector or a 'non-working' one.

# Ladder Safety

The U.S. Consumer Product Safety Commission estimates that each year some 65,000 individuals receive emergency room treatment because of ladder accidents. Take appropriate precautions!

Consider the type of work the ladder will be used for, the weight the ladder must carry, and the condition of the ladder. Most ladders sold for household use are Type III light-duty ladders (200 pounds). If the ladder needs to carry more weight than this, select a Type II medium-duty ladder (225 pounds) or a Type I heavy-duty ladder (250 pounds). Most ladders will be labeled with their duty rating.

Buy a ladder long enough for any use you may have for it. You should not stand on the top or top step of a stepladder, or the top three rungs of a straight or extension ladder.

Standing on the first step from the bottom and twisting the ladder can help you check the stability of an individual stepladder. If it feels unsteady, choose another ladder. All ladders should have slip-resistant rubber or plastic feet. Metal stepladders should have slip-resistant steps.

Even a rigidly constructed ladder can be involved in an accident if proper precautions are not taken. Read and follow all instructions accompanying the ladder, set up the ladder properly, and use good sense while working on the ladder.

If the ladder is to be used for getting onto a roof, there should be 3 feet of ladder (at least three rungs) extending beyond the edge of the roof. The ground under the ladder should be both level and firm. Large flat wooden boards placed under the ladder can level a ladder on uneven ground or give a ladder better footing on soft ground. If possible,



secure the ladder. One way to do this is to have someone hold the bottom of the ladder. Other points to remember when raising and positioning a ladder are:

- Never use a ladder in a strong wind.
- The point where the ladder rests against the wall should be flat and firm.
- A ladder should not be placed in front of a door that is not locked, blocked or guarded.
- Before positioning the ladder, check for insect or bird nests under the eaves; the top of a

ladder is no place to discover a wasp nest.

Face the ladder when climbing or descending and use both hands. Mount the ladder from the center, not from the side. Tools should be carried in pockets, in a bag attached to a belt, or raised and lowered by rope. Be sure that the soles of your shoes are clean and dry.

Work facing the ladder, holding on with one hand. If it is ever necessary to work with both hands, hook one leg over the rung. Don't lean too far to the side while working. A good general guide is to keep your body centered between the rails of the ladder. Instead of leaning to the side, get down and move the ladder. In case of sudden dizziness or a panicky feeling, bow your head, drape both arms over the rung in front of you, close your eyes, and wait until the feeling passes.

Do not use a ladder as a scaffold or for any purpose except what was intended. Be very careful when using a metal ladder around electrical wires or equipment. Many fatalities occur when a metal ladder brushes against power lines while being moved. Use only double-insulated or properly grounded electrical tools on a metal ladder. To be safer, use only a dry wooden or non-conductive fiberglass ladder when working around electrical wires or equipment.

**RISK MATTERS** is a publication of the State of Montana, Department of Administration, Risk Management & Tort Defense Division, 1625 11th Avenue, Helena, Montana 59620-0124. Phone: (406)444-2421.

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**Distribution to: All agencies of state government in executive, legislative, and judicial branches and the university system. Copies of this bulletin should be placed in agencies' copies of the State of Montana, Risk Management Procedures Manual, Section XII.**

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# RMTD

## Risk Management & Tort Defense Division

PO Box 200124

Helena MT 59620-0124

Address Service Requested

To:



**Visit us on the web at  
[mt.gov/doa/rmtd/](http://mt.gov/doa/rmtd/)**

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